

Medicare Prescription Drug Quick Start Guide

November 2008



Medicare Open Enrollment begins November 15th. Plans change. You change. It's important to shop and compare.

Each year plans adjust what they cost and what they cover. Some people with Medicare may see significant premium increases or changes, such as reduced coverage in the gap-if they stay in the same prescription drug plan in 2009. Medicare encourages individuals to review how their plans are changing and what other options are available.

Plans can be compared in a number of ways. You can call 1-800-MEDICARE, you can review the information in the Medicare & You handbook that was mailed in October, you can talk to local Medicare experts at your State Health Insurance Assistance Program, or you can use the Medicare Prescription Drug Plan Finder at www.medicare.gov. This is what we're going to talk about today.

To help people with Medicare, and those who help them make an informed plan choice, Medicare has enhanced the Plan Finder with improved functionality. This online tool can help you

Learn about Medicare prescription drug coverage

Compare available plans

Decide on a plan, and

Enroll in a plan

Based on your drug needs, this tool provides a personalized list of plans that can be sorted by the user's preference, including estimated annual cost, coverage in the gap, or annual deductible.

Let me explain some of the enhancements to the plan finder for 2009 coverage.

We enhanced the ability to update a saved drug list with lower cost generics or